

Basel III - Disclosures Under Pillar 3 as per the Banking Act Direction No.01 of 2016

Disclosure 1

Key Regulatory Ratios - Capital and Liquidity

	Group		Bank	
	2026	2025	2025	2025
Regulatory Capital (Rs. '000)				
Common equity	296,360,448	280,566,133	282,364,383	266,762,688
Tier 1 capital	296,360,448	280,566,133	282,364,383	266,762,688
Total capital	373,722,537	357,835,159	357,234,953	341,730,082
Regulatory Capital Ratios (%)				
Common Equity Tier 1 capital ratio (Minimum requirement - 8.50%)	13.086	12.834	13.319	13.035
Tier 1 capital ratio (Minimum requirement - 10.00%)	13.086	12.834	13.319	13.035
Total capital ratio (Minimum requirement - 14.00%)	16.502	16.368	16.851	16.698
Leverage ratio (Minimum requirement - 3%)	7.04	6.96	6.93	6.82
Regulatory Liquidity				
Total Stock of High Quality Liquid Assets (Rs. '000)			876,739,122	806,485,146
Liquidity coverage ratio - Rupee (Minimum requirement : 100%) (%)			368.83	419.40
Liquidity coverage ratio - All currency (Minimum requirement : 100%) (%)			282.77	288.58
Net stable funding ratio (Minimum requirement : 100%) (%)			165.35	163.94

Disclosure 2

Basel III Computation of Capital Ratios

	Group		Bank	
	2026	2025	2026	2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Common Equity Tier 1 (CET 1) Capital after Adjustments	296,360,448	280,566,133	282,364,383	266,762,688
Total Common Equity Tier 1 (CET 1) Capital	317,212,878	299,983,859	305,994,742	289,040,582
Equity Capital (Stated Capital) / Assigned Capital	95,285,816	91,557,690	95,285,816	91,557,690
Reserve fund	19,649,095	19,649,095	18,003,947	18,003,947
Published retained earnings/(Accumulated retained losses)	3,600,375	7,065,473	109,796	3,574,894
Published Accumulated Other Comprehensive Income (OCI)	2,106,476	2,312,813	322,855	804,051
General and other disclosed reserves	175,100,000	175,100,000	175,100,000	175,100,000
Unpublished current year's profit/(losses) and gains reflected in OCI	17,172,328	-	17,172,328	-
Ordinary shares issued by consolidated banking and financial subsidiaries of the bank and held by third parties	4,298,788	4,298,788	-	-
Total Adjustments to CET 1 Capital	20,852,430	19,417,726	23,630,359	22,277,894
Goodwill (net)	445,147	445,147	-	-
Intangible Assets (net)	4,901,456	4,562,912	4,769,793	4,464,103
Revaluation losses of property, plant and equipment	-	-	-	-
Significant investments in the capital of financial institutions where the bank owns more than 10 per cent of the issued ordinary share capital of the entity	-	-	3,999,443	3,984,559
Deferred tax assets (net)	15,505,827	14,409,667	14,861,123	13,829,232
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
Total Additional Tier 1 (AT 1) Capital	-	-	-	-
Qualifying Additional Tier 1 Capital Instruments	-	-	-	-
Instruments issued by consolidated banking and financial subsidiaries of the bank and held by third parties	-	-	-	-
Total Adjustments to AT1 Capital	-	-	-	-
Investment in own shares	-	-	-	-
Reciprocal cross holdings in AT 1 capital instruments	-	-	-	-
Investments in the capital of banking and financial institutions where the bank does not own more than 10 per cent of the issued ordinary share capital of the entity	-	-	-	-
Significant investments in the capital of banking and financial institutions where the bank own more than 10 per cent of the issued ordinary share capital of the entity	-	-	-	-
Regulatory adjustments applied to AT 1 due to insufficient Tier 2 capital to cover adjustments	-	-	-	-
Tier 2 Capital after Adjustments	77,362,089	77,269,026	74,870,570	74,967,394
Total Tier 2 Capital	77,362,089	77,269,026	74,870,570	74,967,394
Qualifying Tier 2 Capital Instruments	48,247,159	50,619,175	46,982,617	49,354,633
Revaluation gains	5,172,941	5,172,941	5,172,941	5,172,941
Eligible Impairment	23,941,989	21,476,910	22,715,012	20,439,820
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to Tier 2 Capital	-	-	-	-
Investment in own shares	-	-	-	-
Others	-	-	-	-
CET1 Capital	296,360,448	280,566,133	282,364,383	266,762,688
Total Tier 1 Capital	296,360,448	280,566,133	282,364,383	266,762,688
Total Capital	373,722,537	357,835,159	357,234,953	341,730,082
	Group		Bank	
	2026	2025	2026	2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total Risk Weighted Amount (RWA)	2,264,706,188	2,186,123,216	2,119,970,176	2,046,505,971
Risk Weighted Amount for Credit Risk	2,027,832,355	1,960,988,518	1,883,149,579	1,824,959,721
Risk Weighted Amount for Market Risk	136,927,193	124,934,879	136,873,957	124,882,564
Risk Weighted Amount for Operational Risk	99,946,640	100,199,819	99,946,640	96,663,686
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D - SIBs) (%)	13.086	12.834	13.319	13.035
Of which : Capital Conservation Buffer (%)	2.500	2.500	2.500	2.500
Of which : Countercyclical Buffer (%)	-	-	-	-
Of which : Capital Surcharge on D -SIBs (%)	1.500	1.500	1.500	1.500
Total Tier 1 Capital Ratio (%)	13.086	12.834	13.319	13.035
Total Capital Ratio (Including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs (%)	16.502	16.368	16.851	16.698
Of which : Capital Conservation Buffer (%)	2.500	2.500	2.500	2.500
Of which : Countercyclical Buffer (%)	-	-	-	-
Of which : Capital Surcharge on D -SIBs (%)	1.500	1.500	1.500	1.500

Disclosure 3

Leverage Ratio

	Group		Bank	
	2026	2025	2026	2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Tier 1 Capital	296,360,448	280,566,133	282,364,383	266,762,688
Total Exposures	4,211,966,553	4,033,433,165	4,076,038,096	3,908,662,297
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	3,555,340,106	3,327,710,654	3,420,413,324	3,203,934,292
Derivative exposures	384,048,369	424,237,515	384,048,369	424,237,515
Securities financing transaction exposures	94,820,311	95,306,654	94,820,311	95,306,654
Other off-balance sheet exposures	177,757,767	186,178,342	176,756,092	185,183,836
Basel III Leverage Ratio (minimum requirement 3%) (%)	7.04	6.96	6.93	6.82

Disclosure 4

Liquidity Coverage Ratio (LCR)

	2026		2025	
	Total Un-weighted Value	Total weighted Value	Total Un-weighted Value	Total weighted Value
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total stock of High Quality Liquid Assets (HQLA)	894,015,628	876,739,122	822,731,934	806,485,146
Total Adjusted Level 1 Assets	791,090,176	785,157,962	724,479,752	724,479,752
Level 1 Assets	785,157,962	785,157,962	719,748,099	719,748,099
Total Adjusted Level 2A Assets	106,149,505	90,227,079	100,700,369	85,595,314
Level 2A Assets	106,149,505	90,227,079	100,700,369	85,595,314
Total Adjusted Level 2B Assets	2,708,161	1,354,081	2,283,466	1,141,733
Level 2B Assets	2,708,161	1,354,081	2,283,466	1,141,733
Total Cash outflows	3,388,463,381	716,242,646	3,232,444,371	661,874,402
Deposits	1,923,964,358	192,396,436	1,860,462,032	186,046,203
Unsecured wholesale funding	900,417,805	426,600,188	774,206,454	358,688,466
Secured funding transaction	-	-	-	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	479,712,945	12,877,749	492,297,008	11,660,856
Additional requirements	84,368,273	84,368,273	105,478,877	105,478,877
Total Cash Inflows	540,799,501	406,192,992	504,803,485	382,404,677
Maturing secured lending transactions backed by the collateral	183,053,754	178,225,793	172,870,867	157,810,337
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 calendar days	261,072,070	171,800,171	223,430,195	144,342,438
Operational deposits	32,048,361	-	22,667,643	-
Other cash inflows	64,625,316	56,167,028	85,834,780	80,251,902
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100 (minimum requirement - 100%)		282.77		288.58

Disclosure 5

Net Stable Funding Ratio (NSFR)

	Bank	
	2026	2025
	Rs. '000	Rs. '000
Total available stable funding (ASF)	2,572,443,076	2,438,166,986
Total required stable funding (RSF)	1,555,742,892	1,487,217,307
Required stable funding - On-balance sheet assets	1,543,134,395	1,475,541,552
Required stable funding - Off-balance sheet items	12,608,497	11,675,755
NSFR (minimum requirement - 100%) (%)	165.35	163.94

Disclosure 6

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Stated Capital	Basel III Compliant - Tier 2 Capital Instruments (Listed, Rated, Unsecured, Subordinated, Redeemable Debentures, Bonds)											
		Without Non - viability Conversion				With a Non - viability Conversion							
		Commercial Bank		Commercial Bank		Commercial Bank		Commercial Bank		Commercial Bank		Commercial Bank	
Issuer	Commercial Bank	Commercial Bank		Commercial Bank		Commercial Bank		Commercial Bank		Commercial Bank		Commercial Bank	
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	N/A	N/A		N/A		N/A		N/A		N/A		N/A	
Governing Law(s) of the Instrument	Sri Lanka	Sri Lanka		Sri Lanka		Sri Lanka		Sri Lanka		Sri Lanka		Sri Lanka	
Original Date of Issuance	N/A	October 28, 2016		July 23, 2018		September 21, 2021		December 12, 2022		December 20, 2023		July 10, 2024	
Par Value of Instrument		Rs. 100/-		Rs. 100/-		Rs. 100/-		Rs. 100/-		Rs. 100/-		Rs. 100/-	
Perpetual or Dated	Perpetual	Dated		Dated		Dated		Dated		Dated		Dated	
Original Maturity Date, if Applicable	N/A	Type	Date	Type	Date	Type	Date	Type	Date	Type	Date	Type	Date
		B	October 27, 2026	B	July 22, 2028	A	September 20, 2026	A	December 11, 2027	A	December 19, 2028	A	July 9, 2029
						B	September 20, 2028	B	December 11, 2029	B	December 19, 2028	B	July 9, 2029
								C	December 11, 2032	C	December 19, 2030	C	July 9, 2031
										D	December 19, 2030	D	July 9, 2031
										E	December 19, 2033	E	July 9, 2034
										F	December 19, 2033	F	July 9, 2034
Amount Recognised in Regulatory Capital (in Rs. '000 as at the Reporting Date)	95,285,816	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount
		B	289,230	B	803,080	A	423,747	A	2,353,638	A	1,172,820	A	999,075
						B	2,179,000	B	2,447,865	B	4,156,950	B	8,718,612
								C	11,500	C	32,980	C	139,670
										D	817,760	D	368,890
										E	30,840	E	73,040
										F	1,427,930	F	5,535,990
Accounting Classification (Equity /Liability)	Equity	Liability		Liability		Liability		Liability		Liability		Liability	
Issuer Call subject to Prior Supervisory Approval													
Optional Call Date, Contingent Call Dates and Redemption Amount (Rs. '000)	N/A	N/A		N/A		N/A		N/A		N/A		N/A	
Subsequent Call Dates, if Applicable	N/A	N/A		N/A		N/A		N/A		N/A		N/A	
Coupons/Dividends													
Fixed or Floating Dividend/ Coupon	N/A	Fixed		Fixed		Fixed		Fixed		Fixed		Fixed	
Coupon Rate and any Related Index		Type	Rate	Type	Rate	Type	Rate	Type	Rate	Type	Rate	Type	Rate
		B	12.25% p.a.	B	12.50% p.a.	A	9.00% p.a.	A	28.00% p.a.	A	14.50% p.a.	A	12.60% p.a.
						B	9.50% p.a.	B	27.00% p.a.	B	15.00% p.a.	B	13.00% p.a.
								C	22.00% p.a.	C	13.75% p.a.	C	12.85% p.a.
										D	14.25% p.a.	D	13.25% p.a.
										E	13.50% p.a.	E	13.00% p.a.
										F	14.00% p.a.	F	13.50% p.a.
Non-Cumulative or Cumulative	Non-Cumulative	Cumulative		Cumulative		Cumulative		Cumulative		Cumulative		Cumulative	
Convertible or Non-Convertible													
If Convertible, Conversion Trigger (s)	N/A	Not Convertible		*		*		*		*		*	
If Convertible, Fully or Partially	N/A	N/A		Fully		Fully		Fully		Fully		Fully	
If Convertible, Mandatory or Optional	N/A	N/A		**		**		**		**		**	
If Convertible, Conversion Rate	N/A	N/A		***		***		***		***		***	

(*) A "Trigger Event" is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e. conversion of the said Debentures upon occurrence of the Trigger Event will be effected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka Banking Act Directions No. 1 of 2016 of Web Based Return Code 20.2.3.1.1.1.(10) (iii) (a&b) as a point/event being the earlier of:

(a) "A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR

(b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board."

(**) Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.

(***) The price based on the simple average of the daily Volume Weighted Average Price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.

Disclosure 8

Credit Risk under Standardised Approach
Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

as at March 31, 2026	Group					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)	
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density (%)
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	956,480,435	69,410,000	956,480,435	1,388,200	21,980,872	2.29
Claims on Foreign Sovereigns and their Central Banks	163,868,398	-	163,868,398	-	180,178,246	109.95
Claims on Public Sector Entities (PSEs)	30,419,065	-	30,419,065	-	19,680,110	64.70
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	195,009,166	170,258,836	195,009,166	10,400,965	111,979,150	54.51
Claims on Financial Institutions	102,506,138	-	102,506,138	-	53,543,850	52.23
Claims on Corporates	970,062,711	668,271,037	955,414,829	125,219,266	1,031,262,961	95.43
Retail Claims	645,402,085	55,859,842	641,246,864	22,644,519	447,557,820	67.41
Claims Secured by Residential Property	106,753,953	-	106,753,953	-	61,381,328	57.50
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	31,286,332	-	31,286,332	-	37,116,092	118.63
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	134,604,053	-	134,604,053	-	63,151,926	46.92
Total	3,336,392,336	963,799,715	3,317,589,233	159,652,950	2,027,832,355	58.32

Disclosure 8

**Credit Risk under Standardised Approach
Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects**

as at March 31, 2026	Bank					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)	
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density (%)
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	953,184,051	69,410,000	953,184,051	1,388,200	21,980,872	2.30
Claims on Foreign Sovereigns and their Central Banks	106,023,220	-	106,023,220	-	93,410,479	88.10
Claims on Public Sector Entities (PSEs)	30,419,065	-	30,419,065	-	19,680,110	64.70
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	183,089,782	170,258,836	183,089,782	10,399,482	106,593,558	55.09
Claims on Financial Institutions	104,217,210	-	104,217,210	-	54,399,386	52.20
Claims on Corporates	997,846,567	667,022,664	906,246,393	124,216,108	981,091,367	95.21
Retail Claims	726,849,936	55,859,842	636,233,602	22,644,519	446,671,832	67.79
Claims Secured by Residential Property	106,753,953	-	106,753,953	-	61,381,328	57.50
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	27,389,934	-	27,389,934	-	31,631,648	115.49
Higher-risk Categories	2,863,638	-	2,863,638	-	7,159,095	250.00
Cash Items and Other Assets	128,226,734	-	128,226,734	-	59,149,904	46.13
Total	3,366,864,090	962,551,342	3,184,647,582	158,648,309	1,883,149,579	56.33

Disclosure 10

Market Risk under Standardised Measurement Method

	Group		Bank	
	2026	2025	2026	2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
(a) Capital charge for Interest Rate Risk	16,952,803	15,172,733	16,952,803	15,172,733
General Interest Rate Risk	1,274,876	1,410,841	1,274,876	1,410,841
i) Net Long or Short Position	1,274,876	1,410,841	1,274,876	1,410,841
ii) Horizontal Disallowance	-	-	-	-
iii) Vertical Disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	15,677,927	13,761,892	15,677,927	13,761,892
(b) Capital charge for Equity	1,530,439	1,413,110	1,530,439	1,413,110
i) General Equity Risk	787,809	732,476	787,809	732,476
ii) Specific Equity Risk	742,630	680,634	742,630	680,634
(c) Capital charge for Foreign Exchange & Gold	686,565	905,040	679,112	897,716
(d) Capital charge for market risk [(a) + (b) + (C)]	19,169,807	17,490,883	19,162,354	17,483,559
Total risk - weighted amount for Market Risk [(d) * 100 / CAR]	136,927,193	124,934,879	136,873,957	124,882,564

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Group

	Capital Charge Factor	Fixed Factor	2026			2025		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Corporate Finance	18%		1,161,478	925,508	1,400,877	1,115,724	827,168	1,378,006
Trading and Sales	18%		(4,530,690)	8,352,636	11,802,222	(4,827,850)	7,410,072	14,174,026
Payment and Settlement	18%		1,393,932	1,509,449	1,663,156	1,396,515	1,474,716	1,578,497
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			(1,975,280)	10,787,593	14,866,255	(2,315,611)	9,711,956	17,130,529
Retail Banking (Loans & Advances)	12%	0.035	406,531,822	490,204,780	641,030,725	408,529,247	480,995,744	614,348,012
Commercial Banking (Loans & Advances)	15%	0.035	1,739,302,268	1,911,561,934	2,235,092,673	1,783,384,519	1,886,323,514	2,222,865,300
Sub Total (b)			2,145,834,090	2,401,766,714	2,876,123,398	2,191,913,766	2,367,319,259	2,837,213,312
Total (a) + (b)			2,143,858,810	2,412,554,307	2,890,989,653	2,189,598,155	2,377,031,215	2,854,343,841
Capital Charge for Operational Risk			10,838,771	14,036,326	17,102,492	11,078,592	13,671,532	17,333,800
Average Capital Charge (c)					13,992,530			14,027,975
RWA for Operational Risk [(c)*100/ CAR]					99,946,640			100,199,819

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Bank

	Capital Charge Factor	Fixed Factor	2026			2025		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Corporate Finance	18%		1,161,478	925,508	1,400,877	1,115,724	827,168	1,378,006
Trading and Sales	18%		(4,530,690)	8,352,636	11,802,222	(5,147,012)	6,578,926	12,899,343
Payment and Settlement	18%		1,393,932	1,509,449	1,663,156	1,396,515	1,474,716	1,578,497
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			(1,975,280)	10,787,593	14,866,255	(2,634,773)	8,880,810	15,855,846
Retail Banking (Loans & Advances)	12%	0.035	406,531,822	490,204,780	641,030,725	397,826,555	466,656,609	591,316,914
Commercial Banking (Loans & Advances)	15%	0.035	1,739,302,268	1,911,561,934	2,235,092,673	1,728,671,213	1,835,728,789	2,155,940,714
Sub Total (b)			2,145,834,090	2,401,766,714	2,876,123,398	2,126,497,768	2,302,385,398	2,747,257,628
Total (a) + (b)			2,143,858,810	2,412,554,307	2,890,989,653	2,123,862,995	2,311,266,208	2,763,113,474
Capital Charge for Operational Risk			10,838,771	14,036,326	17,102,492	10,746,396	13,196,080	16,656,272
Average Capital Charge (c)					13,992,530			13,532,916
RWA for Operational Risk [(c)*100 / CAR]					99,946,640			96,663,686

Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank

as at March 31, 2026	Bank				
	a	b	c	d	e
	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Assets	3,476,672,096	3,476,672,097	3,366,864,090	118,499,338	23,630,359
Cash and cash equivalents	93,402,000	93,402,000	93,402,000	-	-
Balances with Central Banks	69,788,490	69,788,490	69,788,490	-	-
Placements with banks	125,282,828	125,282,828	125,282,828	-	-
Securities purchased under re-sale agreements	19,472,137	19,472,137	19,472,137	-	-
Derivative financial assets	5,823,534	5,823,534	5,823,534	-	-
Financial assets recognised through profit or loss – measured at fair value	118,499,338	118,499,338	-	118,499,338	-
Financial assets at amortised cost – Loans and advances to other customers	1,967,688,121	1,967,688,122	2,000,009,812	-	-
Financial assets at amortised cost – Debt and other financial instruments	671,295,002	671,295,002	671,295,002	-	-
Financial assets measured at fair value through other comprehensive income	313,142,799	313,142,799	313,142,799	-	-
Investments in subsidiaries	7,129,279	7,129,278	3,129,835	-	3,999,443
Investment in associate	-	-	-	-	-
Property, plant and equipment and right-of-use assets	30,021,906	30,021,906	30,021,906	-	-
Intangible assets	4,769,793	4,769,793	-	-	4,769,793
Deferred tax assets	14,861,123	14,861,123	-	-	14,861,123
Other assets	35,495,746	35,495,747	35,495,747	-	-
Liabilities	3,149,109,179	3,149,109,179	-	-	-
Due to banks	58,924,356	58,924,356	-	-	-
Derivative financial liabilities	1,243,004	1,243,004	-	-	-
Securities sold under repurchase agreements	108,493,222	108,493,222	-	-	-
Financial liabilities at amortised cost - due to depositors	2,773,188,245	2,773,188,245	-	-	-
Financial liabilities at amortised cost - other borrowings	20,754,563	20,754,563	-	-	-
Current tax liabilities	29,691,745	29,691,745	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other liabilities	83,225,638	83,225,638	-	-	-
Due to subsidiaries	279,406	279,406	-	-	-
Subordinated liabilities	73,309,000	73,309,000	-	-	-
Off- Balance Sheet Liabilities	970,171,282	970,171,280	962,551,342	-	-
Guarantees	109,947,649	109,947,647	104,138,749	-	-
Performance bonds	45,315,850	45,315,850	45,315,850	-	-
Letter of credit	151,368,995	151,368,995	151,368,995	-	-
Other contingent items	400,093,765	400,093,765	400,058,220	-	-
Undrawn loan commitments	261,669,528	261,669,528	261,669,528	-	-
Other commitments	1,775,495	1,775,495	-	-	-
Shareholders' Equity	327,562,917	327,562,915	-	-	-
Equity capital (stated capital)/assigned capital:					
Of which amount eligible for CET1	95,285,816	95,285,816	-	-	-
Of which amount eligible for AT1	-	-	-	-	-
Retained earnings	16,902,972	16,902,970	-	-	-
Accumulated other comprehensive income	1,582,455	1,582,455	-	-	-
Other reserves	213,791,674	213,791,674	-	-	-